

## Disclosure

HomeAdvantage® program is made available to you through a relationship between BCU and CU Realty Services. Program Cash Rewards are awarded by CU Realty Services to buyers and sellers who select and use a real estate agent in the HomeAdvantage network. Home buyers or sellers are not eligible for Cash Rewards if they use an agent outside this network. Using BCU for a mortgage is not a requirement to earn Cash Rewards. Cash Rewards amounts are dependent on the commissions paid to the agent. BCU may have specific rules on how your Cash Rewards will be paid out. Cash Rewards incentives are available in most states; however, are void where prohibited by law or by the lender. Please consult with your credit union to get details that may affect you. States and/or major metropolitan areas included in the HomeAdvantage program include: AL, AZ, CA, CO, DC, DE, FL, GA, IL, IN, KS, MA, MD, MI, MN, MO, NC, NH, NM, NV, NY, OH, PA, TX, VA, WI, and WV. New cities, states and real estate agents continuously join the program. If you do not see the area you're interested in, contact HomeAdvantage at 800-203-9014. Terms and disbursement of cash rewards vary by state. HomeAdvantage® is a registered trademark of CU Realty Services, LLC. HomeAdvantage® is a registered trademark of CU Realty Services, LLC.

\*\*All loan applications are subject to a full underwrite and require verification of income, assets, employment and rental history if applicable. All loans are also subject to final credit approval, which includes verification of application information and receipt of collateral documents. This offer applies to owner-occupied residential properties only. (Single family homes, condos and townhomes). To qualify, you must demonstrate that you haven't owned a home in the last three years. Loan not available in Puerto Rico.

<sup>1</sup>Annual Percentage Rate (APR) shown as of 4/5/2019. APR is subject to change without notice. APR shown assumes a purchase transaction of a single-family detached, owner-occupied primary residence in Illinois; a loan-to-value ratio of less than 80%; a minimum FICO score of 740; a loan amount of \$240,000 and a 45 day rate lock period. APR assumes an estimated \$1,820 in prepaid finance charges. The monthly payment schedule for a \$240,000 loan would be 360 monthly payments of \$1,145.80 at an APR of 4.063%. This monthly payment example is based on principal and interest only and does not include PMI, taxes, insurance, or other applicable escrows. Actual payments may be greater. Fees and charges apply. Offer subject to credit approval.